

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-15224-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John McLaughlin
1025 Halliard Ave
Beachwood, NJ 08722-2316

Donna J. McLaughlin
1025 Halliard Ave
Beachwood, NJ 08722-2316

Social Security No.:

xxx-xx-7101

xxx-xx-1257

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 18, 2018

JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 John McLaughlin
 Donna J. McLaughlin
 Debtors

Case No. 17-15224-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

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 Total Noticed: 64

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db/jdb John McLaughlin, Donna J. McLaughlin, 1025 Halliard Ave, Beachwood, NJ 08722-2316
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr +Deutsche Bank National Trust Company, as Trustee f, Specialized Loan Servicing, LLC,
 PO Box 636007, Littleton, CO 80163-6007
 cr +Special Loan Servicing, LLC, P.O. Box 60535, City of Industry, CA 91716-0535
 516725811 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 516707158 ADT Security Services Inc., Attn: Transworld Systems Inc., PO Box 15618,
 Wilmington, DE 19850-5618
 516707159 Ameritech Mastercard, Attn: Jefferson Capital Systems, 16 McLeland Rd,
 Saint Cloud, MN 56303-2198
 516707164 CBCS, PO Box 2589, Columbus, OH 43216-2589
 516707194 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Verve, PO Box 8099, Newark, DE 19714-8099)
 516707160 +Cach, LLC., Attn: Federated Law Group, PLLC, 13205 US Highway 1,
 Juno Beach, FL 33408-2222
 516707161 Capital One Bank, Attn: First Source, 205 Bryant Woods S, Amherst, NY 14228-3609
 516707162 Capital One Bank USA, Attn: Firstsource, 205 Bryant Woods S, Amherst, NY 14228-3609
 516707163 Capital One Bank USA N.A., Attn: Client Services, 3451 Harry S Truman Blvd,
 Saint Charles, MO 63301-4047
 517661514 +Central Jersey Specialty Surgical Assoc., 10 Industrial Way East, Suite 104,
 Eatontown, NJ 07724-3333
 516707165 Community Medical Center, Attn: IC System, PO Box 64437, Saint Paul, MN 55164-0437
 516875384 +Credit First NA, Bk13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
 516707166 Credit One Bank, N.A., Attn: MCM, Inc., PO Box 2121, Warren, MI 48090-2121
 516780887 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516707167 EMA, PO Box 6081, Parsippany, NJ 07054-7081
 516707168 GM Financial Leasing, 75 Remittance Dr Dept 1738, Chicago, IL 60675-1738
 516707169 Harley-Davidson Credit Corp., 800 SW 39th St, Renton, WA 98057-4975
 516707170 Jersey Shore University Medical Center, Attn: Credit Control, LLC, 5757 Phantom Dr Ste 330,
 Hazelwood, MO 63042-2429
 516707173 LVNV Funding, c/o Eltman Eltman & Cooper PC, 101 Hudson St, Jersey City, NJ 07302-3915
 516707172 LVNV Funding, C/O Stegner & Stegner PC, 2618 E Paris Ave SE, Grand Rapids, MI 49546-2454
 516707175 MidAmerica, Attn: Asset Recovery, 2200 E Devon Ave, Des Plaines, IL 60018-4503
 516707176 +MidAmerica, Attn: Credit Control, LLC, 5757 Phantom Dr, Hazelwood, MO 63042-2415
 516707177 Midland Funding, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 516707178 Midland Funding, c/o Leonard Franco, Jr., Esq., 1037 Raymond Blvd, Newark, NJ 07102-5423
 516707180 Monmouth Medical Center Southern Campus, Attn: BCA Financial Services, Inc.,
 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
 516707181 Monroe & Main-DMS, Attn: Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 516707183 NJ Best lawns, Sprinklers & Fencing, 195 Lehigh Ave, Lakewood, NJ 08701-4555
 516707182 New Jersey E-ZPas, Attn: RMCB, 4 Westchester Plz, Elmsford, NY 10523-1612
 517661515 +New Jersey Turnpike Authority, Attn: NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971
 516707184 Obesity Treatment Centers of NJ, Attn: Sa-vit Collection Agency, 46 W Ferris St,
 East Brunswick, NJ 08816-2159
 516707185 Obesity Treatnebt Centers of NJ, 95 Madison Ave, Morristown, NJ 07960-6092
 516707186 Orchard Bank, Attn: Portfolioid Recovery Assoc., LLC, PO Box 4115, Concord, CA 94524-4115
 516707187 Pediatric Affiliates PA, Attn: IC System Inc., PO Box 64378, Saint Paul, MN 55164-0378
 516707188 Saint Barnabas, Attn: Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
 516707189 Specialized Loan Servicing, LLC, PO Box 630147, Littleton, CO 80163-0147
 517661513 +Specialized Loan Servicing, LLC, C/O: Buckley Madole, P.C., PO Box 9013,
 Addison, TX 75001-9013
 516707191 Superior Court of New Jersey, 118 Washington St, Toms River, NJ 08753-7626
 516707190 Superior Court of New Jersey, Ocean County, 118 Washington St, Toms River, NJ 08753-7626
 516707192 Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
 516707193 US Bank Cust BvTrust 2015-1, c/o Beachwood Borough Tax Collector, 1600 Pinewald Rd,
 Beachwood, NJ 08722-3007
 516707195 Willis & Greser, 247 Main St, Toms River, NJ 08753-7468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 23:52:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 18 2018 23:51:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr E-mail/Text: ally@ebn.phinsolutions.com Oct 18 2018 23:50:56 Ally Capital, PO Box 130424,
 Roseville, MN 55113-0004

516771894 E-mail/PDF: resurgentbknofications@resurgent.com Oct 19 2018 00:05:05 CACH, LLC,
 PO BOX 10587, Greenville, SC 29603-0587

516810811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2018 00:06:22
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516707171 E-mail/Text: bnc-capio@quantum3group.com Oct 18 2018 23:51:55
Jersey Shore University Medical Center, Attn: Capio Partners, 2222 Texoma Pkwy,
Sherman, TX 75090-2470

516825154 E-mail/PDF: resurgentbknofications@resurgent.com Oct 19 2018 00:05:04
LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675,
Greenville, SC 29603-0675

516825813 E-mail/PDF: resurgentbknofications@resurgent.com Oct 19 2018 00:06:30 LVNV Funding, LLC,
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675

516954237 E-mail/PDF: resurgentbknofications@resurgent.com Oct 19 2018 00:06:31
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516833235 E-mail/Text: bkr@cardworks.com Oct 18 2018 23:50:45 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516849747 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 23:51:58 MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011

516707174 E-mail/Text: bkr@cardworks.com Oct 18 2018 23:50:45 Merrick Bank Co.,
Attn: Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016

516707179 E-mail/Text: GenesisFS@ebn.phinsolutions.com Oct 18 2018 23:52:58 Milestone, PO Box 4477,
Beaverton, OR 97076-4401

516961741 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2018 00:17:35
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541

516961706 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2018 00:06:26
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067,
Norfolk VA 23541

516950392 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 18 2018 23:52:15 Premier Bankcard, LLC,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516747852 E-mail/Text: bnc-quantum@quantum3group.com Oct 18 2018 23:51:54
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

516708877 +E-mail/PDF: gecsed@recoverycorp.com Oct 19 2018 00:04:46 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516866027 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 19 2018 00:05:06 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517661516* GM Financial Leasing, 75 Remittance Drive, Dept. 1738, Chicago, IL 60675-1738
516903301* +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516715163 ##ACB Receivables Management, Inc., PO Box 350, Asbury Park, NJ 07712-0350

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 18, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-C, Home Equity Mortgage Loan
Asset-Backed Certificates, Series INABS 2005-C by its dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com

District/off: 0312-3

User: admin
Form ID: cscnodsc

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kurt E. Reinheimer on behalf of Debtor John McLaughlin kerrein66@comcast.net,
Gl659@notify.cincompass.com
Kurt E. Reinheimer on behalf of Joint Debtor Donna J. McLaughlin kerrein66@comcast.net,
Gl659@notify.cincompass.com
Robert P. Saltzman on behalf of Creditor Special Loan Servicing, LLC dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9